

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
LAW OFFICE OF LEE M. PERLMAN 1926 Greentree Road, Suite 100 Cherry Hill, NJ 08003 (856) 751-4224	
In RE:  Kristy Duffey	Case No.: 19-17385-JNP  Judge: JNP  Chapter 13

### CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor(s) in this case opposes the following (choose one):

1. ☐ Motion for Relief from the Automatic Stay filed by \_\_\_\_\_  
\_\_\_\_\_, creditor,  
A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

\_\_\_\_\_ Motion to Dismiss filed by the Chapter 13 Trustee.  
A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

☒ Certification of Default filed by Isabel Balboa.  
I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one)

\_\_\_\_\_ Payments have been made in the amount of \$\_\_\_\_\_, but have not been accounted for. Documentation in support is attached.

\_\_\_\_\_ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

☒ Other (explain your answer): I made an additional payment in May toward my arrears. I will make an additional payment in June and July. I believe this will cure my arrears.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 05/24/2023

/s/ Kristy Duffey  
Kristy Duffey

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.